

**PROJECT  
DESCRIPTION  
No. 3**



# Girls' EDUCATION

## **INVESTMENTS THAT YIELD HIGH RETURNS: SCHOLARSHIPS FOR GIRLS**

### **Why invest in girls' education?**

**Education of all children is important.** Education, especially primary schooling, contributes to economic growth, social development, and democracy. While the education of all children is important, investing in the education of girls yields high economic and social returns. Increases in female literacy and schooling have been linked to development gains in both maternal and child health as well as agricultural production.

**Despite enormous gains, girls' enrollment rates still lag behind boys.** In many countries, girls' attendance in schools is much lower than for boys because of family needs and resources, facilities available for girls at schools, treatment of females in the classroom by teachers and male classmates, and cultural beliefs about the appropriateness of educating women. Many countries have engaged in comprehensive changes in their educational systems to expand access, improve instructional quality, and increase efficiency. The programs have laid the groundwork for increased educational participation of all children, but they usually have not been sufficient to reduce gender disparities between girls and boys. The fact that many of the impediments to girls' enrollment and persistence in school are specific to girls but not to boys requires a concerted effort to increase educational opportunities for girls as a development imperative.

### **Why invest in scholarships for girls?**

**Educating children is costly for many families.** The cost of educating children is a major obstacle for low-income families who must pay for tuition, books, materials, shoes, and clothing. In addition, however, girls' participation in school has indirect costs for the family, particularly the loss of their domestic work of caring for small children, gathering wood, and carrying water. In rural communi-

ties, girls are incorporated in their families' productive work at an early age. Girls frequently sell in the market, herd cattle, weave, or make pottery. They represent a major economic value to their families. Other factors contributing to girls' difficulty in attending school are their communities' cultural beliefs and deficiencies in the school system and infrastructure.

**Scholarships are effective in overcoming the economic costs to families of sending girls to school.** The fundamental purpose of scholarship programs is to reduce families' direct and opportunity costs of educating girls, thereby bolstering girls' enrollment, retention, and completion rates. Research on scholarship programs in Asia and Latin American shows that significantly more scholarship recipients remain in school and are promoted than girls without scholarships.

## **Sample scholarship programs for girls**

Many scholarship programs are directed to girls in primary and secondary schools. These programs may either generate their own financing or receive funds from cooperating agencies or international financial organizations. The programs range from small-scale pilot projects to large-scale schemes with national coverage.

Scholarship programs have been implemented in countries with a significant gap in the educational indicators between boys and girls, such as Bangladesh, Guatemala, and Nepal. In Bangladesh and Nepal, scholarship programs focus on girls in secondary schools; in Guatemala, they concentrate on primary school girls.

### **Female secondary education scholarship program**

The Female Secondary Education Scholarship Program (1982-1992) in Bangladesh was initially financed by the U.S. Agency for International Development (USAID) and administered by the Asia Foundation. This program encouraged girls to enroll and stay in school by providing a monthly stipend to pay part of their educational costs. The funds were deposited in individual accounts in the girls' names. Accompanied by a schoolteacher, the girls withdrew funds for school tuition. The community and school played a key role in selecting recipients. Girls were required to attend at least 75 percent of their classes and to perform well on exams. Designated supervisors or coordinators monitored the program. Girls had to promise not to marry before completing their last year of secondary school. As an incentive to keep their promise, scholarship amounts increased with the girls' grade level, giving girls in higher grades a larger incentive to stay in school. The scholarship program resulted, in many cases, in the postponement of marriage and reduced fertility (Liang 1996). In 1993, following project completion, the Government of Bangladesh decided to continue the program. Financed through the World Bank's International Development Association (IDA), the program was incorporated into a larger project that includes a variety of interventions to reduce barriers that limit girls' attendance in secondary schools (Liang 1996).

### **Female education scholarship program**

Replicating the successful program in Bangladesh, the Asia Foundation, again with financing from USAID, launched the Female Education Scholarship Program (1991-1995) in Nepal. Similar to the Bangladesh program, it was designed to encourage parents to send their girls to secondary school. The program's main objectives were the delay of early marriage and childbearing and the establish-

ment of girls' economic independence. As in the case of Bangladesh, the scholarship amount varied according to the girls' grade level (Prather et al. 1996).

### **Girls' Scholarship Program**

The Guatemalan Association for Family Life Education (AGES), a Guatemalan nongovernmental organization (NGO), began a girls' scholarship program in 13 communities in 1986. It was the first program of its type in Guatemala. Some of the program's outstanding characteristics include the provision of scholarships to school-aged girls who have never been in school or are the neediest in the community; the involvement of communities and parents in the selection of girls and program implementation; the use of a social promoter with girls, teachers, and parents; and training on human development and sex education for girls, parents, and teachers (Prather et al. 1996).

### **Educate Girls! project**

The experimental project, Educate Girls! (1993-1996), was a collaborative effort that included several Guatemalan organizations and was based in the AGES Model. USAID and the sugar growers' foundation (FUNDAZUCAR) cofunded the project. The project included: scholarships for girls; organization of parents' committees supported by an outreach worker for the promotion of girls' education activities; and development of educational materials for students and teachers.

### **Scholarship program for indigenous girls of rural areas**

Based on these earlier successes, Guatemala's Ministry of Education created the Scholarship Program for Indigenous Girls of Rural Areas in 1994. This program used the Ministry's organizational structure and regional, state, and community authorities in its implementation. After two years and a series of technical and administrative problems, the program was reorganized. The reorganization resulted in a cooperative agreement between the Ministry, the Foundation for Rural Development (FUNRURAL), and the Guatemalan Association for Girls' Education. Today, the program provides 36,000 scholarships to rural girls from eight regions with funds provided primarily by the government.

The Ministry of Education's delegation of administrative responsibility for the scholarship program to FUNRURAL attests to the Ministry's confidence in the private sector. The private sector has been willing to collaborate with the public sector to educate girls. This mutual confidence has evolved through several years of sensitization and work in girls' education, mediated in part by the Guatemalan Association for Girls' Education.

### **What are the positive results of scholarship programs?**

Girls' scholarship programs typically lead to significant increases in enrollment and attendance at the primary and secondary levels. Girls with scholarships often maintain at least a 90 percent attendance rate. Drop-out rates are significantly reduced and completion rates are increased. Scholarships granted to girls in the first grades of primary school increase the probability that they will remain in school and complete most or all of their primary education and, frequently, their secondary education as well.

At the family level, scholarship funds have reduced costs associated with the loss of domestic labor. Scholarship programs in Bangladesh and Guatemala reduced both direct and indirect costs of educating girls. In Bangladesh, there is evidence of increased employment opportunities and earning capacity and reduced dowry payments. In Bangladesh and Nepal, the girls' value to the community has increased because girls have learned to manage the scholarship and, thus, to administer resources. These programs have also delayed marriage for participants, resulting in reduced fertility.

## Designing and implementing your scholarship program

Scholarship programs should respond to communities' and countries' economic and education needs. For this reason it is important to initiate new scholarship programs on a small scale. Starting small to maximize learning and building support systems as the program expands works best. Activities can expand as planned and then be redirected when necessary to better meet program objectives.

Key questions in designing, implementing, and evaluating scholarship programs include these:

- What will be the program's goals and purposes?
- How will you know the program is contributing to the achievement of these goals?
- Who will implement the program?
- Which communities will benefit from the program?
- Who will serve as liaisons between the community and the scholarship program?
- How will you build support in the communities for the program?
- What will be the amount of each scholarship?
- How will the program identify and select recipients?
- How much time will a scholarship program take to implement?
- What will be the duration of the scholarship program? and
- How much will the program cost?

These questions are in no specific order. In fact, many questions can and should be answered simultaneously.

### What will be the program's goals and purposes?

The first step in program design is to define goals. As mentioned above, the unstable economic situation of most families is a key factor in parents' inability to support the cost of educating their daughters. Scholarships form an important economic incentive with positive effects on girls' participation in school. Scholarships improve the educational circumstances of girls, but the programs should not be viewed as an end in themselves.

The fundamental goal of a scholarship program, therefore, is to ensure education for girls by mobilizing various sectors to implement the program, with the long-term goal of promoting a country's social and economic development.

Generally, the main purposes of a scholarship program are to:

- Increase the enrollment, attendance, retention, promotion, and completion rates of girls at the primary-school level;
- Promote intersectoral and community participation in financing, developing, and implementing the scholarship program to increase educational opportunities for girls at the primary-school level; and
- Develop and put in place complementary interventions to support and strengthen the provision of monetary incentives.

### **How will you know your scholarship program has made progress toward its goals?**

Determination of educational indicators should consider the circumstances of girls. For example, in some areas a 20 percent increase in school enrollment of girls represents a significant increase, whereas in other areas this may be an unrealistic goal. Increases in girls' enrollment, retention, achievement, and promotion rates are all relevant indicators of coverage, efficiency, and quality of education of the scholarship program.

Important process indicators are the numbers of:

- scholarship recipients;
- teachers and parents trained;
- scholarship committees organized and functioning; and
- local awareness campaigns organized and conducted.

The expected results of the scholarship program include:

- increases in enrollment, retention, completion, and promotion rates of girls in primary schools;
- increases in the involvement and participation of parents and teachers in the management and monitoring of the scholarship program; and
- establishment of interregional cooperation and coordination networks that support the financing, development, and implementation of scholarships.

### **Who will implement the scholarship program?**

When selecting an organization to implement a scholarship program, it is crucial to examine the fit between the expertise and capacity of an organization and the substantive, technical, administrative, and staffing requirements of an effective scholarship program.

#### **Substantive or technical requirements**

Effective implementation of scholarship programs requires knowledge and experience in community development, management, training, and evaluation. Organizations working in development and education (particularly girls' education) at national and local levels must be identified and enlisted to

provide support. Ideally, strategic alliances between NGOs or the private sector and the government or donor agencies should be based on a history of cooperation. A country's social, political, and economic conditions can guide the formation of alliances among organizations qualified to implement scholarship programs. To maximize their working relationship, it is vital that both public and private sectors recognize their potential contribution to girls' education. The following issues are important to the process of selecting suitable NGOs or private voluntary organizations (PVOs) to implement scholarship programs:

- similarity in philosophy, perspectives, and institutional interests;
- experience and expertise in management of social services and community assistance (preferably in education) and in coordination with different organizations;
- institutional capacity and availability of facilities and resources (human, financial, managerial, infrastructure, etc.); and
- familiarity with the geographical area of work and particularly the culture of the target population.

The missions of the implementing institution and other supporting organizations must be compatible. Once suitable organizations are identified, an interregional support network including the Ministry of Education must be established at the central, regional, and local levels. Efforts on the part of NGOs and PVOs eventually translate into support for the larger educational system and may become an integral part of the country's educational development plan.

### **Administrative requirements**

The implementing organization should establish a committee to formulate policies and oversee the implementation, monitoring, and evaluation of the scholarship program. The administration of the scholarship program should be the responsibility of a suitable NGO. Some of the main administrative responsibilities of the implementing organization include:

- creation of work plans and budgets;
- coordination of participating institutions (Ministry of Education, research centers, donor agencies, and NGOs);
- coordination of, or contract for, technical assistance, training services, and studies;
- identification of banks and disbursement of scholarship funds;
- development, coordination, and monitoring of program activities;
- development of a control system (select beneficiaries and distribute funds);
- training and supervision of outreach workers; and
- development of a simple organization structure at the community level.

The implementing organization counts on the advice of a technical assistance group and coordinates with regional, municipal, and local educational authorities to supervise and monitor the program and to support the training of teachers and parents. Teachers, the scholarship committee, and the outreach workers meet on a regular basis to monitor the program. The scholarship committee has an important

role in program implementation because it is responsible for selecting scholarship recipients, distributing funds, and promoting girls' education.

### **Staffing requirements**

The number of people required to implement a scholarship program will depend on the number of participants, the duration of the program, and the availability of resources. Although having a suitable staff is important, sponsors should seek to use as much money as possible for scholarships rather than for administrative purposes. Having noted this, a scholarship program may need to consider assigning responsibility for some or all of the following tasks:

- general program coordination and supervision;
- administrative and financial assistance (to establish and maintain budgets, the accounting system, and financial reports; secretarial assistance);
- depending on the program's coverage, regional coordination and coordination with beneficiary communities;
- training for staff, parents, and teachers.

In addition, the implementing organization may require assistance in areas such as project design, implementation, monitoring and evaluation, community development, and training and human resources.

### **Which communities will benefit from the scholarship program?**

Identifying the target population is key in the design of scholarship programs. Depending on a country's social and cultural structure, certain groups — minority and indigenous people, more disadvantaged than others — require special support. Girls from these groups require priority access to scholarships.

Prior to selecting target communities, it may be necessary to assess the girls' socioeconomic and educational situations. To identify the neediest communities, organizations can use census information, data from the Ministry of Education, and information about critical poverty zones. The process of selecting target communities should consider the:

- socioeconomic conditions of families;
- school-aged population by gender; and
- female enrollment rates in primary schools.

To facilitate the program's implementation, monitoring, and impact, target communities should be geographically close. Once the preliminary selection of the communities is completed, it is important to enlist community support and acceptance of the program. An introductory meeting should be held with community and school authorities to discuss the program's purposes and expectations.

## **Who will serve as liaisons between the community and the scholarship program?**

An important element for the implementation and monitoring of scholarship programs is the participation of field supervisors, outreach workers, or social promoters (titled differently, depending on the program). The selection process, distribution of scholarships, and monitoring of beneficiaries all require effort by outreach workers assigned to the community.

Outreach workers should preferably be women from the community or targeted area. They should have community respect and a capacity to serve as role models to the scholarship recipients. The workers should be experienced in community development and possess some managerial skills. Outreach workers should also receive training in their obligations toward schools, parents, girls, and the scholarship committee.

Significant responsibilities for the outreach worker include:

- visiting community leaders and educational authorities;
- organizing, motivating, and assisting scholarship committees;
- training committee members about the organization and functioning of the scholarship committee;
- conducting socioeconomic surveys of scholarship candidates;
- visiting schools, teachers, and recipients;
- visiting recipients' homes to motivate parents;
- monitoring attendance and performance of girls;
- providing academic and moral support to girls; and
- controlling disbursement of scholarship funds.

One important duty of the program staff is to provide academic and emotional support to the girls that receive scholarships. Workers should provide tutoring at the schools on a weekly basis for both recipients and nonrecipients who require academic support to improve their grades. In addition, tutoring should be offered during school vacations.

## **How will support in the communities be developed for the scholarship program?**

The involvement and support of program beneficiaries is important in order to guarantee a program's success. Participation of community members ensures their ownership of the program and requires intensive work on the part of program staff. Meetings with local leaders, teachers, parents, and other community members can be used to obtain their suggestions for the program.

Each target community should organize a scholarship committee of parents, teachers, leaders, and other community members. Emphasis should be placed on including women on the committees and making them active participants in identifying strategies to bolster girls' education. Specific training activities must be developed with scholarship committees on topics such as the importance of education and of community and parental participation in girls' education.



The scholarship committee should seek legal status and be responsible for selecting and monitoring recipients' progress and accomplishments. To strengthen local social organizations, the committee should also participate in the program's development, management, and monitoring. Committee members can be asked to visit recipients to motivate parents to send their girls to school and discuss girls' progress with their teachers. Committees must also organize meetings with parents to distribute stipends.

Committees should also play a prominent role in the management of scholarship funds and, therefore, should be trained in basic financial management. In Bangladesh, Guatemala, and Nepal, a successful strategy involved the use of the local banking system to disburse funds to the communities. In Guatemala, saving accounts are established for each scholarship committee, and bank transfers are made quarterly from a central account. Committee members are responsible for payment of scholarships to recipients. Program staff monitor the disbursement of funds.

Active participation of teachers in the program and, particularly in the scholarship committee, is crucial to establishing an enduring link with the community. Schools and, specifically, teachers should be promoters of educating girls, sensitizing families about its importance. Teachers play an important role in motivating parents to enroll and retain girls in school, monitoring the attendance and performance of recipient girls, and participating in activities organized by the scholarship program.

### **What will be the amount of each scholarship?**

The best way to estimate the appropriate amount of the scholarship is through consideration of direct and indirect costs associated with girls' schooling. The scholarship amount should be sufficiently attractive for parents to send their girls to school but not so high as to create dependency on the scholarship or to reduce girls' contribution to their families' economic well being. In addition, the scholarship should not cover the total amount of resources needed for girls' education. Families should bear part of the costs.

### **How will the program identify and select recipients?**

Selection of program recipients is an important step. The scholarship committee can contact parents of school-aged girls to publicize the availability of scholarships and the eligibility criteria. Typical criteria usually require girls to:

- be a member of the community where the incentive program is established;
- have limited economic resources;
- have a disadvantaged social situation (e.g., orphan, abandoned, high number of siblings, living far from school); and
- have their parents' interest and consent.

Once a preliminary list of interested parents is completed, interviews can be conducted to verify need, eligibility, and economic conditions. Results are then presented to the committee and the implementing unit of the program for final selection of recipients.

Once recipients are selected, their parents are informed about their rights and responsibilities in accepting the scholarship. They are asked to sign a letter of agreement with the organization, agree-

ing, among other things, to ensure attendance for at least 75 percent of the school year.

The number of scholarships assigned in a school varies depending on the number of girls enrolled in the school. Scholarships should be given to no more than 40 percent of girls enrolled in each grade, giving priority to the first two grades of primary school since efficiency improves for younger girls who receive their scholarship in the earliest grades (Nieves et al. 1994). Only girls who advance to the next grade retain their eligibility to receive a scholarship.

### How much time will a scholarship program take to implement?

Once the decision is made to fund a girls' scholarship program, it can be implemented within six months. The time line for activities is as follows:

**Project Time Line**

Activities	Month					
	1	2	3	4	5	6
Determine level of investment	X					
Select communities	X					
Establish implementation strategy	X	X				
Select implementing organization		X	X	X		
Start program					X	X

### What should be the duration of the scholarship program?

Whenever possible, girls should be supported through the period of greatest vulnerability of dropping out of school. At a minimum, support should continue for at least one year. Even better, however, scholarships should be provided to each recipient for at least three years (one year before and one year after what is typically the most vulnerable year), but this should not discourage sponsoring organizations from providing scholarships for longer periods. Every additional year of education brings benefits to girls, to their families, and, eventually, to their communities. National and local educational statistics can identify when girls tend to drop out of school, so such figures can be used to adjust the duration of scholarship programs when resources are limited or potential recipients are many.

One of the main challenges to scholarship programs is fundraising and ensuring sustainability. For example, because of the Guatemalan Association for Family Life Education's emphasis on family planning, its scholarship program had difficulty with local fundraising. The conservative position of sectors of Guatemalan society, especially the private sector, toward family planning limited the association's capacity to obtain funds from national sources. To overcome this obstacle, the association oriented its fundraising to foreign sources, supplementing grants with income from a printing business.

When addressing program sustainability, important issues include program objectives, time line, and impact. During implementation, efforts should be made to promote an adequate political environment and a commitment of human and financial resources from the ministry of education, the private sector, and local organizations to expand the program to underserved regions. Institutional capacity building of local NGOs in organization and management of human and financial resources is essential to sustainability. To instill local ownership, it is necessary to consider community involvement and commitment from the program's outset. Program beneficiaries should be involved in program development, from planning and implementation to monitoring and evaluation. Strong political will, leadership, and funding are required for long-term sustainability.

## How much will the program cost?

The cost of a girls' scholarship program will depend on the nature and size of the target population or beneficiaries chosen, the length of time scholarships are provided, the amounts of the stipends, and the length of overall investment. The largest portion of the budget should be used for scholarships. While costs for personnel and training will vary, between 30 and 50 percent of the total investment should go to scholarships. Investment in salaries and wages should be between 25 and 30 percent of the budget. Training, travel, other direct costs, and evaluation are likely to require another 20 to 30 percent of the budget. Other administrative costs should not exceed 10 percent.

When analyzing cost-effectiveness, it is important to consider not only the expense associated with the scholarship intervention but also the savings gained by improving educational outcomes. As an illustration, increases in promotion rates of scholarship recipients are directly translated into savings in education investments.

### Illustrative Allocation of Resources

The following budget is illustrative. It assumes that the program would benefit 500 primary-school girls in 12 communities. The costs are estimated based on the experiences of scholarship programs in Guatemala; adjustments of costs should be made in response to a country's economic conditions and administrative structure.

Category	Percentage	Sample*
Salaries and wages	30-45	\$42,640 (41%)
Economic incentives for girls (scholarships)	25-45	\$28,080 (27%)
Outreach training	5-10	\$10,400 (10%)
Travel and transportation	5-10	\$5,200 (5%)
Other direct costs	5-7	\$5,200 (5%)
Monitoring and evaluation	5-6	\$4,160 (4%)
Administrative costs	10	\$8,320 (8%)
Total Costs		\$104,000

\* AGES Scholarship Program, USAID/Guatemala

## Program monitoring and evaluation

Program monitoring and evaluation should be incorporated into the planning of the scholarship program and included as a permanent design feature. Monitoring is first related to the accomplishment of planned activities, that is, the level of efficiency achieved in implementation. The principal focus must be analysis of inputs in selection, implementation of procedures for selection, scholarship distribution, and participation of the school, committee, and community. It is necessary to develop a manageable, simple, and permanent system of reporting.

Monitoring also involves the analysis of the inputs necessary to achieve program objectives. This analysis can be accomplished by appropriate communication among different actors in the program, namely girls and parents, teachers and Ministry of Education technicians, program managers, decision-makers, and donor agencies. This process supports learning and improvement.

Finally, monitoring also evaluates results and objectives in terms of the target population: the girls. The instrument used is the analysis of indicators of access, efficiency, and quality — that is, enrollment, retention, repetition, promotion, completion, academic achievement, and participation. Analysis of girls' self-esteem and confidence could be of special interest but would require considerable effort in creating reliable instruments appropriate for local populations. In Guatemala, for example, the use of foreign instruments to measure self-confidence among the indigenous population was a failure.

The ideal way to monitor and evaluate a scholarship program is through creation of intervention and comparison groups. Prior to implementing the scholarship program, a baseline study should be conducted in target communities so that the magnitude of program impact can be measured.

In establishing intervention and comparison groups, it is necessary to identify initial differences and similarities of the groups to guarantee that they are comparable. A more exact, albeit more expensive, way of analyzing indicators is by using cohorts of scholarship recipients.

The impact evaluation should consider indicators such as continuation of scholarship recipients in higher levels of education, participation in the economic sector, diversity of employment, and increased productivity. Another important area is the impact of the scholarship at the family and community levels.

The following are principles in the monitoring and evaluation of scholarship programs:

- the use of comparison groups is mandatory;
- the use of cohort analysis is desirable;
- the development and implementation of a simple, efficient, and inexpensive information system is required; and
- the control of intervening variables is necessary to avoid confounding of results.

Uses of the information obtained through monitoring and evaluation include:

- administrative use to improve implementation;
- consciousness-raising to gain support for the program (donors, politicians, teachers, communi-

- ties, etc.) and to motivate parents to send their girls to school; and
- decision-making on program duration, areas of expansion, scholarship duration, and other modifications.

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